

<b>Notice of References Cited</b>	Application/Control No. 09/990,312		Applicant(s)/Patent Under Reexamination MADDEN, MARTIN P.3	
	Examiner Romain Jeanty		Art Unit 3623	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Stegman "Issue in the design of loyalty sponsored home ownership programs"; 8/1993; Journal of the American Planning Association V59n4 PP: 417-432; Dialog file 15 Accession No. 00784593.
	V	"The calm before the storm (Mortgage market may become the key battleground in retail banking in the UK); 3/1997"; Retail Banker International, n 368, p 11; Dialog file 9, Accession No. 1811347.
	W	"International Capital Markets: Warburg launches [GBP] 145m offering Capital Markets News Digest: (SBC Warbug will issue Ukpdl45 mil equity-linked mortgage-backed bond, first issue of its type)"; 7/1997; Financial Times London Edition, p 26; Dialog file 9.
	X	Carlisi et al "Manufacturing Affordable Mortgage"; 4/1991; Mortgage Banking V51n7 PP: 61-65; Dialog file 15, Accession No. 00544685.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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